

SNAPSHOT of HOME Program Performance--As of 06/30/09
Local Participating Jurisdictions with Rental Production Activities



Participating Jurisdiction (PJ): Luzerne County

State: PA

PJ's Total HOME Allocation Received: \$19,570,371

PJ's Size Grouping*: C

PJ Since (FY): 1992

| Category | PJ | State Average | State Rank | Nat'l Average | Nat'l Ranking (Percentile):* | |
|--|----------|---------------|---------------|---------------|------------------------------|-----------|
| | | | | | Group | C Overall |
| | | | PJs in State: | 29 | | |
| Program Progress: | | | | | | |
| % of Funds Committed | 93.78 % | 94.92 % | 24 | 93.41 % | 47 | 51 |
| % of Funds Disbursed | 83.64 % | 89.08 % | 28 | 84.68 % | 34 | 34 |
| Leveraging Ratio for Rental Activities | 4.6 | 4.76 | 1 | 4.72 | 100 | 100 |
| % of Completed Rental Disbursements to All Rental Commitments*** | 100.00 % | 93.07 % | 1 | 80.76 % | 100 | 100 |
| % of Completed CHDO Disbursements to All CHDO Reservations*** | 87.71 % | 72.06 % | 7 | 68.18 % | 80 | 85 |
| Low-Income Benefit: | | | | | | |
| % of 0-50% AMI Renters to All Renters | 71.13 % | 82.28 % | 23 | 80.32 % | 21 | 20 |
| % of 0-30% AMI Renters to All Renters*** | 31.55 % | 37.40 % | 19 | 45.16 % | 28 | 26 |
| Lease-Up: | | | | | | |
| % of Occupied Rental Units to All Completed Rental Units*** | 97.02 % | 98.52 % | 22 | 95.04 % | 37 | 36 |
| Overall Ranking: | | | In State: | 12 / 29 | Nationally: | 67 69 |
| HOME Cost Per Unit and Number of Completed Units: | | | | | | |
| Rental Unit | \$21,883 | \$19,533 | | \$26,037 | 336 Units | 37.20 % |
| Homebuyer Unit | \$28,359 | \$15,828 | | \$14,755 | 197 Units | 21.80 % |
| Homeowner-Rehab Unit | \$11,049 | \$15,982 | | \$20,487 | 371 Units | 41.00 % |
| TBRA Unit | \$0 | \$5,858 | | \$3,225 | 0 Units | 0.00 % |

* - A = PJ's Annual Allocation is greater than or equal to \$3.5 million (55 PJs)

B = PJ's Annual Allocation is less than \$3.5 million and greater than or equal to \$1 million (202 PJs)

C = PJ's Annual Allocation is less than \$1 million (293 PJs)

** - E.g., a percentile rank of 70 means that the performance exceeds that of 70% of PJs.

***- This category is double-weighted in compiling both the State Overall Ranking and the National Overall Ranking of each PJ.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

Program and Beneficiary Characteristics for Completed Units

Participating Jurisdiction (PJ): Luzerne County PA

Total Development Costs:
(average reported cost per unit in
HOME-assisted projects)

| | Rental | Homebuyer | Homeowner |
|-------------|----------|-----------|-----------|
| PJ: | \$79,716 | \$82,898 | \$12,915 |
| State:* | \$96,889 | \$38,326 | \$16,102 |
| National:** | \$92,323 | \$73,745 | \$23,292 |

CHDO Operating Expenses:
(% of allocation)

PJ: 0.0 %
National Avg: 1.1 %

R.S. Means Cost Index: 0.93

| | Rental % | Homebuyer % | Homeowner % | TBRA % |
|--|--|--|--|---|
| RACE: | | | | |
| White: | 90.5 | 78.6 | 99.5 | 0.0 |
| Black/African American: | 2.8 | 4.1 | 0.3 | 0.0 |
| Asian: | 0.9 | 1.0 | 0.3 | 0.0 |
| American Indian/Alaska Native: | 0.0 | 0.0 | 0.0 | 0.0 |
| Native Hawaiian/Pacific Islander: | 0.0 | 0.5 | 0.0 | 0.0 |
| American Indian/Alaska Native and White: | 0.0 | 0.0 | 0.0 | 0.0 |
| Asian and White: | 0.0 | 0.0 | 0.0 | 0.0 |
| Black/African American and White: | 1.2 | 0.5 | 0.0 | 0.0 |
| American Indian/Alaska Native and Black: | 0.0 | 0.0 | 0.0 | 0.0 |
| Other Multi Racial: | 0.3 | 0.0 | 0.0 | 0.0 |
| Asian/Pacific Islander: | 0.0 | 0.0 | 0.0 | 0.0 |

ETHNICITY:

| | | | | |
|----------|---|--|---|---|
| Hispanic | 4.3 | 15.3 | 0.0 | 0.0 |
|----------|---|--|---|---|

HOUSEHOLD SIZE:

| | | | | |
|--------------------|--|--|--|---|
| 1 Person: | 36.2 | 31.1 | 49.5 | 0.0 |
| 2 Persons: | 24.5 | 24.0 | 27.0 | 0.0 |
| 3 Persons: | 17.8 | 14.8 | 9.2 | 0.0 |
| 4 Persons: | 10.4 | 20.4 | 7.0 | 0.0 |
| 5 Persons: | 8.0 | 5.6 | 5.1 | 0.0 |
| 6 Persons: | 2.5 | 2.6 | 1.9 | 0.0 |
| 7 Persons: | 0.6 | 0.5 | 0.3 | 0.0 |
| 8 or more Persons: | 0.0 | 1.0 | 0.0 | 0.0 |

HOUSEHOLD TYPE:

| | | | | |
|------------------------|--|--|--|---|
| Single/Non-Elderly: | 17.8 | 28.6 | 17.3 | 0.0 |
| Elderly: | 22.4 | 4.1 | 54.1 | 0.0 |
| Related/Single Parent: | 34.4 | 32.7 | 8.6 | 0.0 |
| Related/Two Parent: | 18.4 | 32.7 | 16.2 | 0.0 |
| Other: | 7.1 | 2.0 | 3.8 | 0.0 |

SUPPLEMENTAL RENTAL ASSISTANCE:

| | | |
|----------------|--|--|
| Section 8: | 30.4 | 1.5 [#] |
| HOME TBRA: | 0.0 | |
| Other: | 0.6 | |
| No Assistance: | 69.0 | |

of Section 504 Compliant Units / Completed Units Since 2001 85

* The State average includes all local and the State PJs within that state

** The National average includes all local and State PJs, and Insular Areas

Section 8 vouchers can be used for First-Time Homebuyer Downpayment Assistance.



**HOME PROGRAM
SNAPSHOT WORKSHEET - RED FLAG INDICATORS**
Local Participating Jurisdictions with Rental Production Activities

Participating Jurisdiction (PJ): Luzerne County

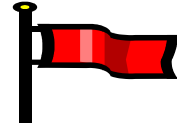
State: PA

Group Rank: 67
(Percentile)

State Rank: 12 / 29 PJs

Overall Rank: 69
(Percentile)

Summary: 1 / Of the 5 Indicators are Red Flags

| FACTOR | DESCRIPTION | THRESHOLD* | PJ RESULTS | RED FLAG |
|-------------------------------------|---|------------|------------|---|
| 4 | % OF COMPLETED RENTAL DISBURSEMENTS TO ALL RENTAL COMMITMENTS | < 72.37% | 100 | |
| 5 | % OF COMPLETED CHDO DISBURSEMENTS TO ALL CHDO RESERVATIONS | < 49.28% | 87.71 | |
| 6 | % OF RENTERS BELOW 50% OF AREA MEDIAN INCOME | < 70%** | 71.13 | |
| 8 | % OF OCCUPIED RENTAL UNITS TO ALL RENTAL UNITS | < 90.81% | 97.02 | |
| "ALLOCATION-YEARS" NOT DISBURSED*** | | > 3.070 | 3.36 |  |

* This Threshold indicates approximately the lowest 20% of the PJs

** This percentage may indicate a problem with meeting the 90% of rental units and TBRA provided to households at 60% AMI requirement

*** Total of undisbursed HOME and ADDI funds through FY 2005 / FY2005 HOME and ADDI allocation amount. This is not a SNAPSHOT indicator, but a good indicator of program progress.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

HOME Program Performance SNAPSHOT

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